

## CLAIMS

1. A descriptive-profile mercantile method, for use at a juncture in a  
data-communications topology having associated therewith a maintained  
databank of partial profiles, the method including the steps of:

- a) from a user, receiving a transaction having therein a first partial profile;
- b) using the first partial profile, searching a databank having a plurality of second partial profiles, wherein is included in said databank at least one null profile so that said searching will always yield at least one proximate second partial profile to the first partial profile;
- c) between the user and the databank, contracting:
  - i) for the databank to own or represent a right to a first mutually agreed portion of the first partial profile, and substantially thereafter said databank incorporating the agreed portion of the first profile into at least one second partial profile; or
  - ii) for the user to own or represent a right to a second mutually agreed portion of at least one said proximate second partial profile, and substantially thereafter the databank transmitting to the user the second mutually agreed portion of the second profile.

2. The method according to claim 1 wherein receiving a transaction includes extracting at least one predetermined key portion of the first partial profile, wherein at least one of these extracted predetermined key portions is then used as the first partial profile for the searching of the databank.

3. The method according to claim 2 wherein extracting includes constructing at least one composite key for the searching of the databank using a combinatorial of at least two of the predetermined key portions of the first partial profile.

4. The method according to claim 1 wherein contracting includes selecting a pricing structure according to a rating of the user.
5. The method according to claim 1 wherein contracting a right includes accepting an obligation to pay for substantially each use or transfer of the agreed portion.
- 10 6. The method according to claim 1 wherein incorporating the agreed portion includes assigning a credibility weighting to the agreed portion of the first profile.
- 15 7. The method according to claim 6 wherein incorporating includes convoluting the assigned credibility weighting of the first profile with a pre-existing credibility weighting of a substantially like agreed portion of a proximate second profile; and storing the convoluted new credibility weighting for the agreed portion in the databank.
- 20 8. The method according to claim 7 wherein contracting includes selecting a pricing structure according to a result of a computation comparing the new credibility weighting with the pre-existing credibility weighting.
9. The method according to claim 1 wherein receiving a transaction includes consulting an external database.
- 25 10. The method according to claim 1 further including
- 30 i) searching at least one external database for a partial profile or portion thereof which complements a at least one second partial profile of the databank, and
- ii) between the database and the databank, contracting for the databank to own or represent a right to a first mutually agreed portion of the complementing first partial profile, and substantially

thereafter said databank incorporating the agreed portion of the first profile into at least one second partial profile.

11. A computer program product including a computer usable medium having computer readable program code embodied therein for facilitating descriptive profile mercantile activities, the computer readable program code including:

- 5 a) first computer readable program code for causing a computer to receive a transaction from a user, the transaction having therein a first partial profile;
- 10 b) tied to the first computer readable program code, second computer readable program code for causing the computer to use the first partial profile to search a databank having a plurality of second partial profiles, wherein is included in said databank at least one null profile so that said searching will always yield at least one proximate second partial profile to the first partial profile; and
- 15 c) tied to the second computer readable program code, third computer readable program code for causing the computer to contract between the user and the databank:
  - 20 i) for the databank to own or represent a right to a first mutually agreed portion of the first partial profile, and substantially thereafter for said databank to incorporate the agreed portion of the first profile into at least one second partial profile; or
  - 25 ii) for the user to own or represent a right to a second mutually agreed portion of at least one said proximate second partial profile, and substantially thereafter for the databank to transmit to the user the second mutually agreed portion of the second profile.

30 12. A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps for a descriptive-profile mercantile method, for use at a juncture in a

data-communications topology having associated therewith a maintained databank of partial profiles, said method steps including:

- a) from a user, receiving a transaction having therein a first partial profile;
- 5 b) using the first partial profile, searching a databank having a plurality of second partial profiles, wherein is included in said databank at least one null profile so that said searching will always yield at least one proximate second partial profile to the first partial profile;
- c) between the user and the databank, contracting:
  - i) for the databank to own or represent a right to a first mutually agreed portion of the first partial profile, and substantially thereafter said databank incorporating the agreed portion of the first profile into at least one second partial profile; or
  - 10 ii) for the user to own or represent a right to a second mutually agreed portion of at least one said proximate second partial profile, and substantially thereafter the databank transmitting to the user the second mutually agreed portion of the second profile.

13. A computer system for facilitating a descriptive-profile mercantile method, the system including:

- a) a computer installed at a juncture in a data-communications topology;
- b) associated with said computer, a storage device for keeping a maintained databank of partial profiles; and
- c) associated with the internal functionality components of the computer, appurtenances for performing method steps including:
  - i) from a user, receiving a transaction having therein a first partial profile;
  - 20 ii) using the first partial profile, searching a databank having a plurality of second partial profiles, wherein is included in said databank at least one null profile so that said searching will always

yield at least one proximate second partial profile to the first partial profile;

iii) between the user and the databank, contracting:

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- (1) for the databank to own or represent a right to a first mutually agreed portion of the first partial profile, and substantially thereafter said databank incorporating the agreed portion of the first profile into at least one second partial profile; or
- (2) for the user to own or represent a right to a second mutually agreed portion of at least one said proximate second partial profile, and substantially thereafter the databank transmitting to the user the second mutually agreed portion of the second profile.